

Information to identify the case:

Maritza Vasquez

Debtor 1:
 First Name _____ Middle Name _____ Last Name _____
 Debtor 2:
 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court: District of New Jersey
 Case number: **15-17275-ABA**

Social Security number or ITIN: xxx-xx-0617

EIN: _____

Social Security number or ITIN: _____

EIN: _____

Date case filed in chapter: **13** 4/21/15

Date case converted to chapter: **7** 7/28/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Maritza Vasquez	
2. All other names used in the last 8 years	aka Maritza Vazquez	
3. Address	812 Grape Street Vineland, NJ 08360	
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 8/2/17
7. Meeting of creditors	September 20, 2017 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 11/20/17
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Maritza Vasquez
 Debtor

Case No. 15-17275-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db	+Maritza Vasquez, 812 Grape Street, Vineland, NJ 08360-4729
515460915	+Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
515460916	+City Of Vineland, 640 E Wood St, Vineland, NJ 08360-3713
515641237	+Equity Trust Company, PO Box 16354, Rochester NY 14616-0354
515636145	+New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
515460921	Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
515460923	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, Divison Of Taxes, P.O. Box 245, Trenton, NJ 08695)
516459551	+The Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
516460496	+The Landis Sewerage Authority, 817 E. Landis Avenue, Vineland NJ 08360-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: mylawyer7@aol.com Aug 02 2017 23:00:17 Seymour Wasserstrum, Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
tr	+EDI: FDSTANGER.COM Aug 02 2017 22:48:00 Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2017 23:01:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 02 2017 23:01:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515460920	+EDI: IRS.COM Aug 02 2017 22:48:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2309
515460922	+EDI: RESURGENT.COM Aug 02 2017 22:48:00 Pinnacle Credit Services, RE: Verizon, PO Box 640, Hopkins, MN 55343-0640

TOTAL: 6

515460917*	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
515460919*	Internal Revenue Service, Special Procedure Branch, PO Box 744, Springfield, NJ 07081-0744
515460918*	+Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor New Jersey Housing & Mortgage Finance Agency dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor New Jersey Housing & Mortgage Finance Agency jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 15

Date Rcvd: Aug 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Seymour Wasserstrum on behalf of Debtor Maritza Vasquez mylawyer7@aol.com, ecf@seymourlaw.net
Walter F. Gavigan, Jr. on behalf of Creditor The Landis Sewerage Authority
wgavigan@grucciopepper.com, jlynch@grucciopepper.com;r53898@notify.bestcase.com
TOTAL: 6